

Exhibit E

Homecomings Financial

A GMAC Company
INSURANCE SERVICE CENTER
P.O. BOX 4075
CORAOPOLIS, PA 15108-6946

5922
1023

Notification Date: 07/20/2008

NOTICE OF PLACEMENT

020513 - 042031
RICHARD RODE
2301 W LAWTHER DR
DEER PARK, TX 77536-6066

RE: **REFERENCE NUMBER: 5922**

Loan Number: 1023
Hazard Insurance Uninsured Date: 04/15/2008
Property Location: 2301 WEST LAWTHER LANE
DEER PARK TX 77536

Certificate Number: B-7493021
Effective Date: 04/15/2008
Dwelling Limit: \$197,564.73
Expiration Date: 04/15/2009
Annual Charge: \$2,519.00

Deductibles: All perils except Windstorm/Hail

Residential Occupied: \$250.00

Residential Vacant: \$500.00

Commercial Occupied: \$500 (except CA, GU - Deductible \$1,000)

Commercial Vacant: \$1,000 or 2% of the insured amount, whichever is greater

Vandalism and Malicious Mischief: \$5,000 or 2% of the insured amount, whichever is greater

(Deductibles may change if occupancy changes.)

For Residential properties in the state of FL

Windstorm/Hail Deductible Applies: Greater of \$2,000 or 2% of dwelling limit

Dear Customer:

We have obtained lender-placed insurance coverage with BALBOA INSURANCE COMPANY to provide the necessary insurance protection under the terms of your mortgage. We have notified you during the past 90 days that this insurance would be placed if we did not receive a copy of a valid hazard insurance policy.

The cost of the insurance in the amount of \$2,519.00 was advanced for the period 04/15/2008 to 04/15/2009. The coverage amount placed would be based on the replacement value, which we believe is the last known amount of coverage you purchased. If we do not have that information, the coverage amount will be based on the current principal balance of your mortgage loan. Lender-placed insurance does not provide guaranteed replacement cost coverage. Appropriate changes to your monthly payment will be made as indicated in our previous letter.

This insurance will remain in force unless we receive evidence of a hazard insurance policy with an effective date on or before 04/15/2008. Evidence of a valid policy in effect at a later date will result in cancellation of the coverage. Any insurance charges not used will be credited to your account.

RE: RICHARD RODE
Loan Number: [REDACTED] 1023

IMPORTANT NOTICE TO CUSTOMER

The insurance we obtained to protect our interest in your property applies only to the dwelling at the coverage amount indicated. Coverage does not extend to contents or personal property and may not be adequate to protect the equity in the property. If the limit is only sufficient to insure the principal balance of your loan then the lender-placed policy may not be adequate to protect the value of your property that exceeds the amount of your mortgage. Also, there is no coverage for liability protection with this insurance. This insurance may be more expensive than coverage you could arrange on your own. We recommend you place full insurance coverage that adequately protects both your and the lender's interest with a company of your choice.

When you furnish acceptable proof of other insurance, the lender will cancel the insurance coverage and you will be entitled to a refund of any insurance charges not used. HOMECOMINGS FINANCIAL, LLC and/or an affiliate of our company may receive compensation as a result of the placing of this insurance.

Should you have any questions regarding this matter, please do not hesitate to contact our office at (800) 237-6787 from 4 a.m. to 8 p.m. PST, Monday through Friday. If you would like to submit a claim, please call (800) 323-7466. Your call may be monitored for quality assurance.

Thank you,

Insurance Department
Homecomings Financial

REMINDER...
MAIL POLICY TO:
HOMECOMINGS FINANCIAL, LLC
ITS SUCCESSOR AND/OR ASSIGNS
P.O. BOX 4075
CORAOPOLIS, PA 15108-6946

Or Fax to: (866) 528-5112

EVIDENCE OF LENDER-PLACED INSURANCE

Residential Property Fire Insurance Coverage
Lenders Protection program

BALBOA INSURANCE COMPANY

(a stock company)
Home Office
3349 Michelson Drive, Suite 200, Irvine, CA 92612-8893

Date: 07/20/2008

Control Number: B7493021

Master Policy Number: 6043-0017

Loan Number: [REDACTED] 1023

NAMED INSURED:

HOMECOMINGS FINANCIAL, LLC
INSURANCE SERVICE CENTER
P.O. BOX 4075
CORAOPOLIS, PA 15108-6946

BORROWER:

RICHARD RODE
2301 W LAWTHOR DR
DEER PARK, TX 77536-6066

Coverage Period: From: 04/15/2008 Until: 04/15/2009, beginning and ending at 12:01 am Standard time at the DESCRIBED LOCATION.

DESCRIBED LOCATION:

2301 WEST LAWTHOR LANE
DEER PARK TX 77536

LIMIT OF LIABILITY FOR RESIDENTIAL PROPERTY:

\$197,564.73

DEDUCTIBLES:

ALL PERILS EXCEPT WINDSTORM/HAIL

\$250.00 Residential Occupied
\$500.00 Residential Vacant

WINDSTORM or HAIL DEDUCTIBLES: Greater of \$2,000 or 2% of limit of liability

PREMIUM:

Insurance premium: \$2,519.00
Total premium: \$2,519.00

Your lender has ordered insurance on the above-listed property for the coverage amount and premium indicated. This insurance may not sufficiently protect your interest in the property and covers only loss to the dwelling and other structures. Coverage is limited to perils insured under our agreement with your lender and is subject to all limitations and exclusions set forth thereon. Coverage is not afforded for building code upgrades.

This memorandum is for information only. It neither amends, extends nor alters the coverage afforded under the agreement it describes.

To report a claim, call: (800) 323-7466

For other inquiries, call: (800) 237-6787

IMPORTANT NOTICE

To obtain information or make a complaint:

You may call the insurance company's toll-free telephone number for information or to make a complaint at

1-888-308-8577

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at

1-800-252-3439

You may write the Texas Department of Insurance:

P.O. Box 149104
Austin, TX 78714-9104
FAX: (512) 475-1771
Web: <http://www.tdi.state.tx.us>
Email: ConsumerProtection@tdi.state.tx.us

PREMIUM OR CLAIM DISPUTES: Should you have a dispute concerning your premium or about a claim you should contact the company first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

ATTACH THIS NOTICE TO YOUR POLICY: This notice is for information only and does not become a part or condition of the attached document.

AVISO IMPORTANTE

Para obtener informacion o para someter una queja:

Usted puede llamar al numero de telefono gratis de la compa ia para informacion o para someter una queja al

1-888-308-8577

Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de compa ias, coberturas, derechos o quejas al

1-800-252-3439

Puede escribir al Departamento de Seguros de Texas:

P.O. Box 149104
Austin, TX 78714-9104
FAX: (512) 475-1771
Web: <http://www.tdi.state.tx.us>
Email: ConsumerProtection@tdi.state.tx.us

DISPUTAS SOBRE PRIMAS O RECLAMOS: Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con la compa ia primero. Si no se resuelve la disputa, puede entonces comunicarse con el departamento (TDI).

UNA ESTE AVISO A SU POLIZA: Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

RICHARD RODE
2301 W LAWATHER DR
DEER PARK, TX 77536-6066

JULY 20, 2008

LOAN NUMBER: [REDACTED] 1023
CERTIFICATE NUMBER: B7493021

Please note that if you have been unable to obtain insurance coverage, you may be able to purchase coverage at a lower cost than the lender-placed coverage we have obtained, through the Texas FAIR Plan. FAIR Plan coverage may be purchased through an authorized licensed Texas agent. To find an authorized producer you can go to the Texas FAIR Plan Association website at <http://www.texasfairplan.org>. Alternatively, to search for an agent in your area, you may call the Texas Department of Insurance Market Assistance Program at 1-800-979-6440. You may also obtain more information at <http://www.helpinsure.com> or contact them at 1-866-695-6873.